

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

DIANE WAHER-SALA

Case No.:

19-33261

Judge:

CMG

Debtor(s)

Chapter 13 Plan and Motions

☐ Original

☒ Modified/Notice Required

Date: 6/11/22

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: /s/ SJA

Initial Debtor: /s/ DWS

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 64,589 per paid to date to the Chapter 13 Trustee, starting on
1/1/2020 for approximately 30 months.
and \$ 2,554 per month starting 7/1/22 for Thirty- Six (36) months

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,430 (paid) 400 (supp fee app)
DOMESTIC SUPPORT OBLIGATION		
INTERNAL REVENUE SERVICE	PRIORITY (Taxes)	\$ 41,480.77 (paid)
NJ DIV OF TAXATION	PRIORITY (Taxes)	\$ 1,738.72 (paid)
	Administrative	\$ 807.57 (paid)
	PRIORITY (Taxes)	\$ 1,300.63 (paid)
NJ DEPT OF LABOR & WORKFORCE	PRIORITY (Taxes)	\$ 918.78 (paid)

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Mid First Bank	Residence	44,411.90 531.00 5,588.27	n/a n/a n/a	\$ 2,158.58 paid - balance in mtg. mod) \$ 531.00 (paid) \$ 271.60 (paid - balance in mortgage modification)	\$ 1,381

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Internal Revenue Service	All Property	\$ 74,816.95	\$ 37,598.59	n/a	\$ 37,598.59	5%	\$ 42,571.91 (confirmed and granted- See consent Order of 4/2/20)

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Internal Revenue Service	Corporation Tax Liabilities	\$ 29,749.33 (See Con. Ord. of 6/30/20)
NJ Division of Taxation	Residence	\$ 1,815.32 (See Con. Ord. of 6/21/20)
NJ Dept of Labor & Workforce	Residence	\$12,651.64 (See Con. Ord. of 6/21/20)

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and *valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Internal Revenue Service	Residence	\$ 74,816.95	\$ 37,598.59	\$ 37,598.59 (Confirmed Plan- for info. purposes only - see Consent Orders of 4/2/20 and 6/30/20)	\$ 910.04

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Claims
- 3) Priority Claims
- 4) Secured Claims 5) G.U.C.

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 5/25/21.

<p>Explain below why the plan is being modified:</p> <p>Mortgage Modification granted treating mtg. arrears outside of plan</p>	<p>Explain below how the plan is being modified:</p> <p>1) Plan period reduced due to removal of mortgage arrears</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 6/11/22

/s/ Diane Waher-Sala
Debtor

Date: _____

Joint Debtor

Date: 6/11/22

/s/ Steven J. Abelson
Attorney for Debtor(s)

In re:
Diana Waher-Sala
Debtor

Case No. 19-33261-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 15, 2022

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 17, 2022:

Recip ID	Recipient Name and Address
db	+ Diana Waher-Sala, 941 Vaughn Avenue, Toms River, NJ 08753-7954
518673644	+ ABC Receivables, PO Box 350, Asbury Park, NJ 07712-0350
518620323	+ ADS, 495 Commerce Dr, Ste 2, Amherst, NY 14228-2311
518620324	+ Attorney General of the United States, Department of Justice, Constitution Ave and 10th St. NW, Washington, DC 20530-0001
518673650	+ CMC Home Health, 99 Route 37 West, Toms River, NJ 08755-6423
518673648	+ Clinical Practices-UPenn, PO Box 7579, Philadelphia, PA 19175-0001
518673649	+ Clovis & Roche, PO Box 1164, Metairie, LA 70004-1164
518673653	+ Community surgical Supply, 1390 Route 37 West, Toms River, NJ 08755-4924
518673654	+ Delbet Services Corp, 7125 Pollock Drive, Las Vegas, NV 89119-4415
518672059	+ Figi's Gifts, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518889768	+ JCP&L, PO Box 16001, Reading, PA 19612-6001
518673658	+ Lyons, Doughty & Veldhuis, PO Box 1269, Mt. Laurel, NJ 08054-7269
518620335	+ Midland Mortgage, P.O. Box 268806, Oklahoma City, OK 73126-8806
518673662	+ Monmouth Ocean Hospital Services, 4806 Megill Road, Neptune, NJ 07753-6926
518734945	+ New Jersey Department of, Labor and Workforce, Development, Division of Employer, Accounts, PO Box 379, Trenton, NJ 08625-0379
518889769	+ New Jersey Natural Gas, PO Box 1378, Wall, NJ 07719-1378
518889770	+ Ocean/B-Safe Security Systems, 679 Bridgeton Pike, Mantua, NJ 08051-1320
518673663	+ Paths LLC, 9 Executive Campus, Cherry Hill, NJ 08002-4502
518673664	+ RMS, PO Box 509, Richfield, OH 44286-0509
518673665	+ Route 9 Shopper, Direct Mail, Englishtown, NJ 07726
518704647	+ State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518889771	+ Suez Water Toms Rivre, 69 Devoe Place, Hackensack, NJ 07601-6105
518673667	+ Supermedia, PO Box 619810, Dallas, TX 75261-9810
518664758	+ THE STATE OF NEW JERSEY, DIVISION OF EMPLOYER ACCOUNTS, PO BOX 379, TRENTON, NJ 08625-0379
518673668	+ UMDNJ, 150 Bergen Street, Newark, NJ 07103-2406
518620343	+ UMDNJ Hospital, 150 Bergen Street, Newark, NJ 07103-2406
518673670	+ UPA Recovery, ADMC Bldg, #12, 39 Bergen St., Newark, nj 07107
518673669	+ University Physician Associates of NJ, 220 Davidson Avenue, 2nd Floor, Somerset, NJ 08873-4149

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 15 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 15 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518673645	+ Email/Text: kristin.villneave@allianceoneinc.com		

District/off: 0312-3

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		Jun 15 2022 20:39:00	ALliance One, 4850 Street Road, Suite 300, Trevose, PA 19053-6643
518620324	^ MEBN	Jun 15 2022 20:39:53	Attorney General of the United States, Department of Justice, Constitution Ave and 10th St. NW, Washington, DC 20530-0001
518673647	Email/Text: bankruptcy@cashcall.com	Jun 15 2022 20:40:00	Cash Call, 1600 S. Douglass Road, Anaheim, CA 92806
518673646	+ Email/Text: bnc-capio@quantum3group.com	Jun 15 2022 20:40:00	Capio Partners, 2222 Texoma Pkwy, Suite 150, Sherman, TX 75090-2481
518620325	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 15 2022 20:44:33	Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
518673651	+ Email/Text: documentfiling@lciinc.com	Jun 15 2022 20:39:00	Comcast, 12641 Corporate Lakes Drive, Ft. Myers, FL 33913-9900
518673652	+ Email/Text: ebn@rwjbh.org	Jun 15 2022 20:40:00	Community Medical Center, PO Box 903, Oceanport, NJ 07757-0903
518620326	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 15 2022 20:44:28	Credit One, P.O. Box 98873, Las Vegas, NV 89193-8873
518620334	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 15 2022 20:44:30	Macy's, Bankruptcy Processing, P.O. Box 8053, Mason, OH 45040
518620327	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 15 2022 20:44:28	First Premier Bank, P.O. Box 5519, Sioux Falls, SD 57117-5519
518620328	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 15 2022 20:40:00	Fortiva, P.O. Box 105555, Atlanta, GA 30348-5555
518673655	+ Email/PDF: gecsed@recoverycorp.com	Jun 15 2022 20:44:34	GE Capital/Lowes, Attn BK Dept, PO Box 965061, Orlando, FL 32896-5061
518673656	+ Email/PDF: gecsed@recoverycorp.com	Jun 15 2022 20:44:26	GECRB, PO Box 960010, Orlando, FL 32896-0010
518620329	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 15 2022 20:40:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518673657	+ Email/Text: JSUMCbankruptcy@hackensackmeridian.org	Jun 15 2022 20:40:00	Jersey Shore U Med Ctr, 1945 Route 33, Neptune, NJ 07753-4896
518629685	Email/PDF: resurgentbknotifications@resurgent.com	Jun 15 2022 20:44:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518620333	+ Email/Text: Documentfiling@lciinc.com	Jun 15 2022 20:40:00	Lending Club, 595 Market Street, Ste 200, San Francisco, CA 94105-2802
518673658	+ Email/Text: BKNotice@ldvlaw.com	Jun 15 2022 20:40:00	Lyons, Doughty & Veldhuis, PO Box 1269, Mt. Laurel, NJ 08054-7269
518672061	+ Email/Text: bankruptcy@sccompanies.com	Jun 15 2022 20:39:00	Massey's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518673659	+ Email/Text: bknotices@mbandw.com	Jun 15 2022 20:40:00	McCarthy, Burgess & Wolff, The MB&W Bldg, 26000 Cannon Road, Cleveland, OH 44146-1807
518673660	^ MEBN	Jun 15 2022 20:39:43	Mercantile Adjustment, 165 Lawrence Bell Drive, Suite 100, Williamsville, NY 14221-7900
518673661	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jun 15 2022 20:44:40	Midfirst Bank, 999 Northwest Grand Blvd, Oklahoma City, OK 73118-6051
518620337	^ MEBN	Jun 15 2022 20:38:41	NJ Attorney General Office, Division of Law, Richard J. Hughes Justice Complex, 25 Market St, P.O. Box 112, Trenton, NJ 08625-0112
518620336	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 15 2022 20:40:00	New York & Co, Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789
518620339	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 15 2022 20:44:28	Portfolio Recovery, 120 Corporate Blvd, Ste 100,

District/off: 0312-3

User: admin

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Total Noticed: 76

			Norfolk, VA 23502
519244335	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 15 2022 20:44:42		Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519244336	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 15 2022 20:44:35		Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518684572	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 15 2022 20:44:42		Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
518654927	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 15 2022 20:44:43		Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
518654983	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 15 2022 20:44:35		Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
518699726	+ Email/Text: JCAP_BNC_Notices@jcap.com Jun 15 2022 20:40:00		Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518631895	Email/Text: bnc-quantum@quantum3group.com Jun 15 2022 20:40:00		Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518712935	Email/Text: bnc-quantum@quantum3group.com Jun 15 2022 20:40:00		Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518698061	Email/Text: bnc-quantum@quantum3group.com Jun 15 2022 20:40:00		Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518620338	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov Jun 15 2022 20:40:00		NJ Division of Taxation, Compliance & Enforcement-Bankruptcy, 50 Barrack Street, 9th Fl, P.O. Box 245, Trenton, NJ 08695-0267
518673666	+ Email/PDF: Citi.BNC.Correspondence@citi.com Jun 15 2022 20:44:37		Sears/Citibank, PO Box 6283, Sioux Falls, SD 57117-6283
518672062	+ Email/Text: bankruptcy@sccompanies.com Jun 15 2022 20:40:00		Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518620340	+ Email/Text: bankruptcy@sccompanies.com Jun 15 2022 20:40:00		Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
518672060	+ Email/Text: bankruptcy@sccompanies.com Jun 15 2022 20:39:00		Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518620341	+ Email/Text: bankruptcy@sccompanies.com Jun 15 2022 20:40:00		Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364
518623348	+ Email/PDF: gecsed@recoverycorp.com Jun 15 2022 20:44:34		Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518620342	+ Email/PDF: gecsed@recoverycorp.com Jun 15 2022 20:44:28		Synchrony Bank, Bankruptcy Dept, P.O. Box 965060, Orlando, FL 32896-5060
518676191	+ Email/Text: Atlanticus@ebn.phinsolutions.com Jun 15 2022 20:40:00		The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
518672058	+ Email/Text: bankruptcy@sccompanies.com Jun 15 2022 20:40:00		The Swiss Colony, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
518620344	+ Email/Text: usanj.njbankr@usdoj.gov Jun 15 2022 20:40:00		United States Attorney, For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527
518721042	+ Email/PDF: ebn_ais@aisinfo.com Jun 15 2022 20:44:35		Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518620345	+ Email/Text: bnc-bluestem@quantum3group.com Jun 15 2022 20:40:00		WebBank/Fingerhut, 215 S. State St., Ste 800, Salt Lake City, UT 84111-2339

District/off: 0312-3

User: admin

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Form ID: pdf901

Total Noticed: 76

518673671 + Email/Text: bncmail@w-legal.com

Jun 15 2022 20:40:00

Weinstein & Riley, 2001 Western Avenue, Suite
400, Seattle, WA 98121-3132

TOTAL: 50

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518620330	*+	Internal Revenue Service (SP), Special Procedures, 200 Sheffield Street, Mountainside, NJ 07092-2314
518620331	*+	Internal Revenue Service*, P.O. Box 7346, Philadelphia, PA 19101-7346
518729067	*+	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
518620332	##+	KML Law Group, 216 Haddon Ave, Ste 406, Westmont, NJ 08108-2812
518673672	#####	YELLOW BOOK USA, 398 RXR PLZ, UNIONDALE NY 11556-0398, address filed with court:, Yellow Book USA, 193 EAB Plaza, Uniondale, NY 11556-0193

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Steven J. Abelson	on behalf of Debtor Diana Waher-Sala sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Valerie A. Hamilton	on behalf of Creditor NJ Division of Taxation Valerie.Hamilton@law.njoag.gov
Valerie A. Hamilton	on behalf of Creditor NJ Division of Employer Accounts Valerie.Hamilton@law.njoag.gov

TOTAL: 7